Certificate Number: 03088-PAE-DE-031437908

Bankruptcy Case Number: 18-14632



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>August 7, 2018</u>, at <u>12:41</u> o'clock <u>PM CDT</u>, <u>Jeffrey J Toner</u> completed a course on personal financial management given <u>by internet and telephone</u> by <u>Debt Education and Certification Foundation</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Eastern District of Pennsylvania</u>.

Date: August 7, 2018 By: /s/Doug Tonne

Name: Doug Tonne

Title: Counselor